United States Bankruptcy Court District of Oregon

In re: Jose Luis Martinez-Calvo Debtor Case No. 19-60625-pcm Chapter 7

CERTIFICATE OF NOTICE

District/off: 0979-6 User: admin Page 1 of 1 Date Rcvd: Jun 10, 2019 Form ID: NADWA Total Noticed: 23 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2019. db +Jose Luis Martinez-Calvo, 895 69th Ave NE, Salem, OR 97317-9355 Division of Child Support, +Dept of Justice, Attn: Bankruptcy Unit, POB 14670, smq Salem, OR 97309-5013 smq +US Attorney General, Department of Justice, 10th & Constitution NW, Washington, DC 20530-0001 ++CITIBANK, PO BOX 790034, 101861740 ST LOUIS MO 63179-0034 (address filed with court: Best Buy, PO Box 78009, Phoenix, AZ 85062-8009) P.O. Box 740241, Atlanta, GA 30374-0241 475 Anton Blvd, Costa Mesa, CA 92626-70 101861737 +Equifax Credit Info. Services, 101861736 +Experian Credit Info Services, Costa Mesa, CA 92626-7037 101861742 +Les Schwab, PO Box 35184, Seattle, WA 98124-5184 Macy's, PO Box 9001108, Louisville, KY 40290-1108 101861744 Ocwen Loan Servicing Inc, PO Box 660264, Dallas, TX 75266-0264 Payment Remitance Cneter, PO Box 51174, Los Angeles, CA 90051-5474 101861745 101861746 PO Box 2000, 101861738 Transunion Consumer Solutions, Crum Lynne, PA 19022 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +EDI: QJEHUFFMAN.COM Jun 11 2019 06:13:00 Jeanne E Huffman, Jeanne E. Huffman, Trustee LLC, tr Pendleton, OR 97801-2232 25 SE Dorion #129, EDI: ORREV.COM Jun 11 2019 06:08:00 ODR Bkcy, 955 Center NE #353, Salem, OR 97301-2555 sma +E-mail/Text: usaor.bankruptcy@usdoj.gov Jun 11 2019 02:18:23 US Attorney, US Attorney, smg 1000 SW 3rd Ave #600, Portland, OR 97204-2936 +E-mail/Text: ZyCredit.A.User@lesschwab.com Jun 11 2019 02:18:16 cr Les Schwab Tire Centers of Portland Inc, +EDI: AMEREXPR.COM Jun 11 2019 06:08:00 POB 5350, Bend, OR 97708-5350 101861739 American Express, POB 650448, Dallas, TX 75265-0448 101861734 EDI: IRS.COM Jun 11 2019 06:08:00 IRS, Special Procedures MS0240, 1220 SW 3rd Ave., #G044, Portland, OR 97204 EDI: RMSC.COM Jun 11 2019 06:08:00 PO Box 960090, 101861741 JC PennySynchrony Bank, Orlando, FL 32896-0090 101861743 EDI: RMSC.COM Jun 11 2019 06:08:00 Lowes/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914 101861735 +EDI: ORREV.COM Jun 11 2019 06:08:00 955 Center St NE, ODR Bkcv. Salem, OR 97301-2555 E-mail/Text: bankruptcy@bbandt.com Jun 11 2019 02:17:55 101861747 Sheffield Financial, PO Box 580229, Charlotte, NC 28258-0229 101861748 EDI: WFFC.COM Jun 11 2019 06:08:00 Wells Fargo, PO Box 51193, Los Angeles, CA 90051-5493 101861749 +EDI: WFFC.COM Jun 11 2019 06:08:00 Wells Fargo Home Mortgage, PO Box 51162, Los Angeles, CA 90051-5462 TOTAL: 12 ***** BYPASSED RECIPIENTS ***** TOTAL: 0 NONE.

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2019 at the address(es) listed below:

NONE. TOTAL: 0

U.S. BANKRUPTCY COURT DISTRICT OF OREGON FILED

June 7, 2019

Clerk, U.S. Bankruptcy Court

Below is an order of the Court.

U.S. Bankruptcy Judge

NADWA (4/15/13)

UNITED STATES BANKRUPTCY COURT District of Oregon

In re

Jose Luis Martinez-Calvo, xxx-xx-7660 56-2616980,
33-1027015, 46-3876671

Other names used by debtor: Jose Martinez Contracting, Inc.,
Tolento & Martinez Reforestation LLC, The Roosters Firewood LLC, Martinez Contracting, Inc.

Debtor(s)

Case No. 19-60625-pcm7

CHAPTER 7 ORDER RE: DISCHARGE OF DEBTOR(S), AND CLOSING "NO ASSET" CASE

It appearing that on 3/7/19 a bankruptcy petition was filed by the debtor(s); timely complaints filed pursuant to 11 USC §523(a) could be pending and the court could still order that any affected debt is nondischargeable, however no complaint objecting to the debtor's discharge pursuant to 11 USC §727 was timely filed (or such complaint was filed, and after due notice and hearing, was dismissed); the trustee has performed all required administrative duties; and therefore,

IT IS ORDERED that:

- 1. The debtor(s) shall be granted a discharge under 11 USC §727.
- 2. Each of the debtor's timely filed reaffirmation agreements that either did not require court approval, or that was approved by court order and was not subsequently either stricken or rescinded, is deemed enforceable (though possibly still subject to rescission to the extent provided by 11 USC §524). The information specified by 11 USC §524(d) was provided to the debtor(s) either as certified by an attorney in the agreement, or by the court on the back of the Notice of Discharge Hearing or at any Discharge Hearing.
- 3. The trustee is discharged as trustee of the debtor's estate; this case is closed; and the court shall retain jurisdiction over any adversary proceeding pending at the time of closure.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as a debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

<u>Collection of Discharged Debts Prohibited.</u> The discharge prohibits any attempt to collect from a debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (If applicable there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.) A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

Page 1 of 2 IMPORTANT: Debtors MUST READ BOTH SIDES of this document!

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

<u>Debts that are Discharged</u>. The Chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

<u>Debts that are Not Discharged.</u> Some of the common types of debts which are <u>not</u> discharged in a Chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are for domestic support obligations, or debts to a spouse or former spouse for property settlement:
- c. Debts for most student loans:
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts the bankruptcy court specifically has decided or will decide in this case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Page 2 of 2 IMPORTANT: Debtors MUST READ BOTH SIDES of this document!

###